

United States District Court

Southern DISTRICT OF Ohio

UNITED STATES OF AMERICA

V.

AHMAD MOBARAK

CRIMINAL COMPLAINT

CASE NUMBER: 2:15-MJ-128

I, the undersigned complainant being duly sworn state the following is true and correct to the best of my knowledge and belief. On or about April 17, 2012 through Present in Franklin county, in the Southern District of Ohio defendants(s) did, (Track Statutory Language of Offense)

devise a scheme or artifice to defraud, or to obtain money or property by means of materially false or fraudulent pretenses, representations, or promises; and for the purpose of executing the scheme or artifice, transmitted or caused to be transmitted signals or sounds by means of wire, radio, or television communication in interstate or foreign commerce.

in violation of Title 18 United States Code, Section(s) 1343

I further state that I am a(n) Special Agent and that this complaint is based on the following facts:
Official Title
See Affidavit

Continued on the attached sheet and made a part hereof:

☒ Yes ☐ No

Sworn to before me and subscribed in my presence,

February 27, 2015
Date

at Columbus, OH
City of State

Elizabeth Preston Deavers
United States Magistrate Judge
Name and Title of Judicial Officer

Douglas A. Dean
Signature of Complainant

Elizabeth Preston Deavers
Signature of Judicial Officer

AFFIDAVIT IN SUPPORT OF CRIMINAL COMPLAINT AGAINST:

AHMAD MOBARAK

I, Douglas J. Dean, a Special Agent with the United States Secret Service, hereinafter referred to as the Affiant, being duly sworn, depose as follows:

INTRODUCTION

1. I have been a Special Agent of the United States Secret Service from April 2000 through the present and am currently assigned to the Columbus, Ohio Resident Office. I am a graduate of the Federal Law Enforcement Training Center Criminal Investigator Training Program and the U.S. Secret Service James J. Rowley Training Center. My responsibilities include financial crimes investigations, bank fraud, counterfeit, and other violations with a nexus to the U.S. Secret Service.
2. I am currently assigned to the Southern District of Ohio Task Force ("SDOHTF"), which is operated by the United States Secret Service. This Task Force consists of the following departments: Columbus Division of Police, Westerville Division of Police, Gahanna Police Department, Franklin County Sheriff's Office, Delaware County Sheriff's Office, Chillicothe Police Department, Ross County Sheriff's Office, Ohio State Highway Patrol, Ohio Auditor's Office, Internal Revenue Service, United States Postal Inspectors, and Homeland Security Investigators.

PURPOSE OF AFFIDAVIT

3. An ongoing criminal investigation is currently being conducted by the Southern District of Ohio Financial & Electronic Crimes Task Force ("Task Force") which has developed evidence that a criminal organization that identifies themselves as Youngest In Charge ("YIC") and Nothing But Africans ("NBA") and others, has committed and continues to commit violations of 18 U.S.C. § 1029 (Access Device Fraud), 18 U.S.C. § 1343 (Wire Fraud), 18 U.S.C. § 1956 (Laundering of Monetary Instruments) and 18 U.S.C. § 1028A (Aggravated Identity Theft). The information on this group originated from a United States Secret Service Source of Information ("SOI 1") who provided information pertaining to the "YIC" and "NBA" groups' structure. SOI 1 stated that "MEDZO"—later identified as an individual with the initials A.C.—and "SWA"—later identified as FRANCOIS TOURE—are the leaders of the "YIC" organization. SOI 1 also stated that ROBERT KAMARA, JOEY WESTBROOK, and ENOUCHE KERMUE are members of the "NBA." SOI 1 advised that "YIC" utilizes members of the "NBA" to purchase genuine gift cards with stolen credit card numbers.
4. The facts and information contained herein are based on my personal knowledge and experience, that of other special agents, Task Force officers, other law enforcement personnel, surveillance operations, and from persons with knowledge regarding the relevant facts and witnesses. This affidavit is intended to show only that there is sufficient probable cause for the requested warrant and does not set forth all of my knowledge about this matter.

THE CONSPIRACY

5. The investigation has shown that AHMAD MOBARAK and others (collectively, “the conspirators”) engaged and are engaging in a criminal conspiracy that operates as follows. First, the conspirators obtain stolen credit card information via various electronic accounts (for example, email, text message, and social media). Second, the conspirators use an encoding device to re-encode the magnetic strips of legitimate prepaid/gift cards to reflect the stolen account information. Third, the conspirators use these re-encoded prepaid/gift cards—containing unauthorized credit/debit card information—to purchase merchandise, including genuine prepaid/gift cards, cigarettes, and electronics, at various merchants. The conspirators use the re-encoded cards to purchase genuine prepaid/gift cards in an effort to conceal the true source of funds generated by the unlawful scheme. Fourth, the conspirators sell the genuine gift cards for cash, use them for daily living expenses, or use a conspirator’s point-of-sale terminal to redeem the gift cards for cash. Fifth, some of the conspirators own automated teller machines (“ATMs”) purchased with proceeds of the unlawful scheme and used to conceal the true source of funds generated by the unlawful scheme. To date, investigators have identified more than 7,000 stolen credit numbers involved in the conspiracy, which has resulted in an intended loss in excess of \$2,700,000. These activities occurred and are occurring in the Southern District of Ohio and elsewhere.

ACTS OF OR RELATED TO MR. MOBARAK

6. On or about April 30, 2013, Columbus Division of Police conducted a traffic stop on silver Chevy Malibu (OH FTA1108). Officer’s made contact with the driver, who identified himself as an individual with the initials P.H. P.H. was unable to produce identification, and officers asked P.H. to exit the vehicle. While P.H. was exiting the vehicle, officers noticed several small tied-off baggies along with what appeared to be marijuana residue on the floorboard of the vehicle. Officers removed the other passengers and placed them into separate cruisers. The other passengers were identified as AHMAD MOBARAK and ROBERT KAMARA. A search of the vehicle revealed 25 gift cards in a small plastic bag in the back seat, where ROBERT KAMARA was sitting. Officers found 67 additional cards in a hidden compartment behind a touchscreen in the dash.
7. On or about August 29, 2013, ROBERT KAMARA and an individual with the initials J.W. were stopped in Tennessee by the Knoxville County Sheriff’s Office (“KCSO”) for not wearing their seatbelts. A deputy noticed the smell of marijuana, and a K-9 unit was dispatched to the scene. The K-9 alerted to the vehicle and it was subsequently searched. During the search, deputies found what appeared to be a used marijuana cigarette and a large quantity of what appeared to be gift cards that were secreted in various locations in the vehicle. It was later determined that secreted in the vehicle were 273 cards, 180 of which were re-encoded with different credit card numbers. The KCSO analyzed at least 30 of the genuine gift cards that were found in the vehicle. Of the 30 cards, 17 were determined to have been used at BEECHCROFT NEWSSTAND, 1935 E. Dublin-Granville Road, Columbus, Ohio.
8. On or about November 11, 2013, Agents contacted First Data Corporation (“First Data”), a credit-card processing company that served BEECHCROFT NEWSSTAND. First Data

advised Agents that in or around November 2012, First Data reviewed BEEHCROFT NEWSSTAND's account as the result of a "funding pick." A "funding pick" was described to Agents as a review of a merchant's account when its credit card processing history falls outside of the estimated parameters that were initially reported on its application.

9. BEEHCROFT NEWSSTAND's application stated its average transaction would be \$10, but in fact, it was processing large, even-dollar transactions ranging between \$75 and \$500. A review of this account's activity from November 1, 2012 to November 28, 2012, revealed 514 suspect transactions that totaled approximately \$18,486.
10. Agents served a subpoena to First Data requesting the full sixteen-digit credit card account information for MOHAMED MOBARAK's BEEHCROFT NEWSSTAND account. Upon review of the account, Agents discovered that a majority of the cards processed through the point-of-sale terminal were gift cards. Investigation into the gift cards revealed that a majority of them were purchased with stolen credit cards. Agents subsequently conducted a similar review of MOHAMED MOBARAK's current point-of-sale terminal, which is maintained by Clearent. During that review, Agents discovered that a majority of gift cards redeemed at BEEHCROFT NEWSSTAND were purchased with stolen credit card information.
11. On or about October 2, 2013, a state search warrant was executed by the Whitehall Police Department to search 172 Parklawn Boulevard, Apt. M, Whitehall, Ohio, for ROBERT KAMARA. During the arrest, multiple credit/debit/gift cards were found. Agents also found multiple pictures where ROBERT KAMARA was posing with other individuals. Agents later identified AHMAD MOBARAK in one of the pictures wearing an "NBA" t-shirt.
12. On or about February 6, 2014, members of the SDOHTF established surveillance in the vicinity of BEEHCROFT NEWSSTAND, 1935 E. Dublin Granville Road, Columbus, Ohio. During the surveillance, Agents observed AHMAD MOBARAK exit BEEHCROFT NEWSSTAND, enter a grey BMW, and depart. Agents followed the BMW to a Speedway gas station located at 5735 Maple Canyon Avenue, Columbus, Ohio. Task Force members observed AHMAD MOBARAK use a credit card to purchase gas.
13. On February 7, 2014, Task Force members contacted Brian Seifert, Speedway Corporate Investigations, regarding the above transaction and vehicle description. Mr. Seifert provided the sixteen-digit credit card number that was used to conduct the transaction. Subsequent investigation revealed that the card was issued by USAA and was closed for fraud due to the Speedway transaction above. Task Force members were informed that an additional transaction was conducted at the AMC Theatre located at Easton Town Center. Task Force members contacted AMC Theatres, who provided surveillance video for the transaction in question. A review of the AMC Theatre surveillance showed AHMAD MOBARAK conducting the fraudulent transaction. AHMAD MOBARAK was with a Female who was later identified as an individual with the initials T.B.
14. On or about February 19, 2014, Det. J. Cook, Licking County Sheriff's Office, and SA B. Tackett, USSS, interviewed a Source of Information ("SOI 2") concerning a counterfeit credit card scheme. During the interview, SOI 2 identified Mike LNU—later identified as

AHMAD MOBARAK—an individual with the initials J.M., and MOHAMED MOBARAK as persons involved in the production of re-encoded credit cards. SOI 2 stated that AHMAD MOBARAK and his brothers, J.M. and MOHAMED, own a newsstand on Dublin-Granville Road. SOI 2 stated that AHMAD MOBARAK receives credit card numbers from an unknown source overseas and then re-encodes prepaid/gift with the stolen credit card account information. SOI 2 further advised that AHMAD MOBARAK also provided the re-encoded cards to a male he knows as “Black Rob.” Further investigation revealed that ROBERT KAMARA goes by the street name “Black Rob.” SOI 2 advised he has seen AHMAD MOBARAK “swiping” (re-encoding) cards at ROBERT KAMARA’s residence in Canal Winchester. SOI 2 advised that AHMAD MOBARAK provides the re-encoded cards to “shoppers” and instruct them to go to various gas stations, such as United Dairy Farmers or Speedway, to test the cards at the pump. SOI 2 stated that if the re-encoded card activates the pump, then the card will be able to be used. SOI 2 advised that AHMAD MOBARAK would instruct “shoppers” to purchase either gift cards and/or cigarettes, which AHMAD MOBARAK would then take back to the newsstand. Finally, SOI 2 advised that AHMAD MOBARAK would have “shoppers” wire money to Russia and other parts of the world as payment for receipt of the credit card numbers. SOI 2 advised he has done this on several occasions.

15. On or about February 27, 2014, members of the SDOHTF met in anticipation of surveillance and a controlled meeting between AHMAD MOBARAK and SOI 2. Prior to the meeting, SOI 2 and SOI 2’s vehicle were searched for contraband. The search produced negative results. At that time, a transmitting and recording device were activated. Thereafter, AHMAD MOBARAK arrived in a Grey Infiniti and got into SOI 2’s vehicle. AHMAD MOBARAK exited a short the vehicle time later and Task Force members conducted surveillance. Members of SDOHTF trailed SOI 2 to a pre-determined location, where SOI 2 provided your Affiant with fifteen re-encoded prepaid/gift cards in a Newport cigarette pack. SOI 2 and SOI 2’s vehicle were searched by Task Force members for additional contraband. The search produced negative results. Task Force members followed AHMAD MOBARAK to the United Dairy Farmers located at 6525 Tussing Road, Columbus, Ohio. AHMAD MOBARAK met with a black male driving a green Mercury with Ohio license plate FZJ-2949). That black male was later identified as an individual with the initials K.J. The green Mercury departed, and Task Force members followed it to 133 Woodcliff Drive, Columbus, Ohio. Agents observed a black Ford Taurus was parked in front of the residence. The black Ford Taurus had Ohio license plate FWB 4616 and was registered to an individual with the initials L.B. L.B. was interviewed by Agents after an arrest by Reynoldsburg police on or about July 18, 2013. During that interview, L.B. stated that her boyfriend, an individual with the initials T.M., was involved in credit card fraud. K.J. and T.M. were later arrested by Westerville Division of Police on March 24, 2014, for misuse of credit cards.
16. Continuing on or about February 27, 2014, your Affiant utilized a MagTek card reader on the prepaid/gift cards provided by AHMAD MOBARAK. All fifteen prepaid/gift cards were discovered to be re-encoded. The issuing financial institutions were contacted and notified that the cards were compromised.
17. On or about February 28, 2014, members of the SDOHTF met in anticipation of surveillance and a controlled meeting between AHMAD MOBARAK and SOI 2. Prior to the meeting,

SOI 2 and SOI 2's vehicle were searched for contraband. The search produced negative results. At that time, a transmitting and recording device were activated. SOI 2 was then provided with marked cartons of Newport cigarettes and \$800 in genuine gift cards to provide to AHMAD MOBARAK, representing that SOI 2 purchased them with the re-encoded gift cards provided by AHMAD MOBARAK on or about February 27, 2014. During this meeting, AHMAD MOBARAK arrived in a Grey Infiniti, opened the passenger door of SOI 2's vehicle, and grabbed a plastic bag containing cigarettes, genuine gift cards, and the re-encoded prepaid/gift cards. At the conclusion of this meeting, Agents/Officers conducted surveillance on AHMAD MOBARAK. Members of SDOHTF trailed SOI 2 to a pre-determined location, where SOI 2 and SOI 2's vehicle were searched by Task Force members for contraband. The search produced negative results. Task Force Members followed AHMAD MOBARAK to the United Dairy Farmers located at 4775 Sunbury Road, Columbus, Ohio, where Task Force Members observed him meeting several cars and pumping gas for them. Task Force members then followed AHMAD MOBARAK to BEEHCROFT NEWSSTAND, 1935 E. Dublin Granville Road, Columbus, Ohio, where AHMAD MOBARAK exited his vehicle with the cartons of Newport cigarettes and proceeded into BEEHCROFT NEWSSTAND.

18. On or about March 4, 2014, your Affiant received information from U.S. Bank regarding the genuine gift cards provided to AHMAD MOBARAK, on or about February 28, 2014. U.S. Bank stated that all of the cards were redeemed at BEEHCROFT NEWSSTAND.
19. On or about March 17, 2014, members of the SDOHTF conducted a trash pull at BEEHCROFT NEWSSTAND, 1935 E. Dublin Granville Road, Columbus, Ohio. As a result of the trash pull, Task Force members recovered gift cards; Home Depot receipts; Wal-Mart receipts; Western Union receipts; and MoneyGram receipts. Task Force members conducted additional investigation on the Home Depot receipt and were able to obtain the sixteen-digit credit card used to conduct the transactions, as well as video surveillance. A review of the Home Depot surveillance video showed AHMAD MOBARAK and MOHAMED MOBARAK conducting the transactions.

Based on the facts presented above, I believe there is probable cause to show that AHMAD MOBARAK and the conspirators devised a scheme or artifice to defraud, or to obtain money or property by means of materially false or fraudulent pretenses, representations, or promises; and for the purpose of executing the scheme or artifice, transmitted or caused to be transmitted signals or sounds by means of wire, radio, or television communication in interstate or foreign commerce, in violation of 18 U.S.C. § 1343.

Respectfully submitted,



Douglas J. Dean
Special Agent
U.S. Secret Service

Sworn to and subscribed before me this 27th day of February, 2015 at
Columbus, Ohio.



ELIZABETH A. PRESTON DEAVERS
U.S. MAGISTRATE JUDGE